

National Credit Union Administration  
2015 Grant Round 1 Reimbursement Guidelines

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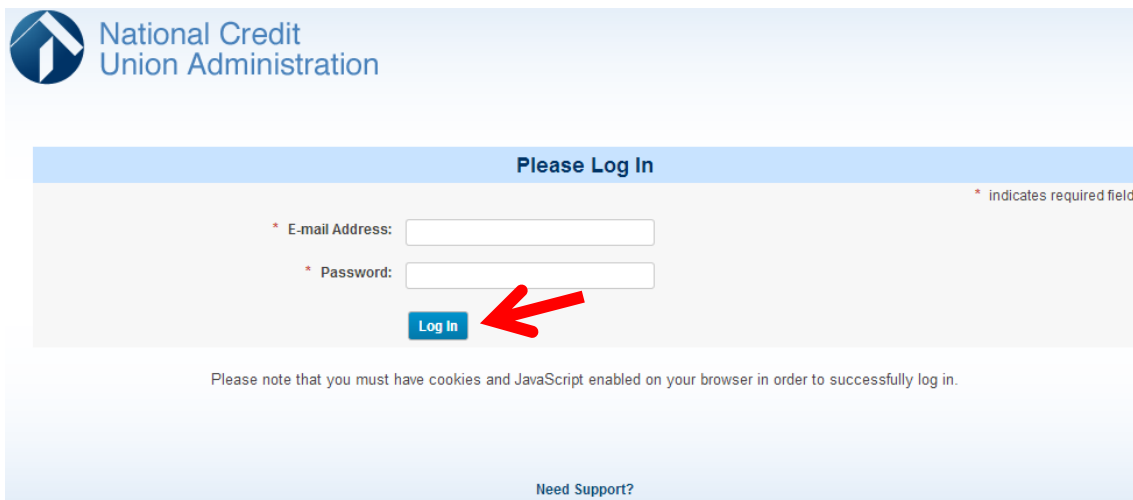
### Step by Step Guidelines for Grant Reimbursement

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A Reimbursement Checklist is located on **page 12** to guide you through the reimbursement process.

### **Step One: Log into CyberGrants Account**

- a. To login, go to the following website:  
[www.cybergrants.com/ncua/applications](http://www.cybergrants.com/ncua/applications)
- b. Enter your **Email Address** and **Password**. Then, click the Log In button.
- c. If you forget your login information, click the “**Need Support?**” link. <sup>i</sup>



- Once you login, you will be welcomed by the CyberGrants system. (Sample screen shot below)

The National Credit Union Administration (NCUA) Office of Small Credit Union Initiatives (OSCUI) Grant and Loan Program was established by Congress to provide funds to low-income designated credit unions to help provide financial services to their members and improve credit union operations. The program consists of Congressional appropriations that are administered by OSCUI.

#### **2015 Grant Round 1**

We plan to offer 2015 Grant Round 1 during the first half of 2015 and the initiatives are currently under development.

Please [Click Here](#) to subscribe to our e-Newsletter, FOCUS, where we will release the latest information regarding our grants.

In each issue, we provide information relevant to credit unions, particularly small, low-income designated, and newly chartered credit unions.

#### **Urgent Needs Grant**

Credit Unions experiencing an unexpected or unplanned cost, such as costs as a result of a natural disaster, may apply for grant funds under the Urgent Needs Initiative year-round. Credit unions can apply for a maximum amount of \$7,500 under this initiative.

[Urgent Needs Application](#)

#### **Loan Program**

Credit unions may apply for low-cost funds to support a variety of financial and related services designed to meet the particular needs of the members and low-income community served.

[Loan Application](#)

## Step Two: Access Grant Information

- a) Click the **Revise** link next to the reimbursement request you plan to submit.

<a href="#">Revise</a> (Match Project Title)	10/30/2014	2015 Grant Round 1 (Reimbursement)
Comments: (No comments provided)		

## Step Three: Contact Information

Verify that the contact information listed is accurate and up-to-date.

- To add a new contact, click **Create New**.
- To edit an existing contact, click the name of the existing contact.
- Click **Save and Proceed** when finished.

**Contact Information**

\* indicates required field

To successfully submit this application, you must create one primary and one secondary contact. After creating both contacts, select the "Match" box next to one primary contact and select the "Match" box next to one secondary contact.

☒ Match: Click to associate this individual with this application.

☒ Match: Click to associate this individual with this application.

**Name:** JANE SMITH  
**Phone:** 1234567890  
**E-mail:** jsmith@fakeemail.com  
**Contact Type:** Secondary Contact

**Name:** JOHN SMITH  
**Phone:** 1234567890  
**E-mail:** jsmith@fakeemail.com  
**Contact Type:** Primary Contact

Save and Proceed
Create New

## Step Four: Organization Information

Verify the information that appears on the screen.

- If it is accurate, click **Save and Proceed**.
- **If not:** update the necessary information, then click **Save and Proceed**.

### Organization Information

\* indicates required field

\* FCU/CU

\* Address

\* City

\* State

\* Zip

\* Tax Identification Number Please enter 9 digits only; do not include a dash. For example: 127538524

\* Credit Union DUNS Number Please enter digits only; do not include a dash. For example: 753852441  
For a DUNS number call 1-866-705-5711 or go to <http://fedgov.dnb.com/webform>

**Payment by Electronic Funds Transfer (EFT)**

In accordance with the Debt Collection Improvement Act of 1996 (Public Law 104-134), the NCUA must make payments to credit unions by Electronic Funds Transfer (EFT).

Credit unions that did not receive reimbursement/electronic funds transfer disbursement from OSCUI Grant Program during or after 2011 or credit unions that have had changes in banking information should complete the following information.

For ACH transactions, Treasury requires NCUA to use only a checking transaction code with account numbers at least 4 digits in length, and only contain numbers, spaces, or dashes (no decimals). Please verify with your institution the correct RTN and account info for ACH use.

\* Financial Institution Name

\* 9-Digit Routing & Transit No. (RTN)

\* Account Holder Name

\* Account Number

\* Account Type

**Save and Proceed**

## **Step Five: Award Information**

Review this section for details about the initiatives you were awarded, general award information, and reasons you were denied for the other initiatives you applied for; then click **Save and Proceed**.

- Project Title
- Application ID
- Commitment Number
- Commitment Expiration Date
- Initiative's Approved for Funding (navigating to the tab of any award you received will provide you with details about the amounts approved)

Welcome Page	Contact Information	Organization Information	Award Information/Reimbursement Guideline	Staff and Volunteer Training	Student Internship	Verification and Certification
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### **Award Information/Reimbursement Guideline**

\* indicates required field

Please review the following grant guideline before you proceed with this application:

Application ID	
Commitment Expiration Date	10/31/2014
Initiatives Awarded	Staff Training Student Internship
Commitment Number	123456789
<a href="#">Save and Proceed</a>	

## **Step Six: Staff or Volunteer Training Reimbursement**

If you did not receive a grant for this initiative, then click **Save and Proceed**.

- The Staff or Volunteer Training reimbursement requires documentation supporting your expenses and details about the project outcomes. Please complete the **Staff or Volunteer Training Reimbursement** screen using the following guidance:
  - 1) **Staff or Volunteer Training Approved Grant Amount** – The maximum reimbursement you are eligible to receive.
  - 2) **Training Topic(s) Approved** – This is the training topic(s) you applied for.
  - 3) **Outcome Summary** - Use up to 2000 characters to describe the impact of training of staff or volunteers. State how this training will benefit your field of membership or improve credit union operations.
  - 4) **Staff or Volunteer Training Amount Requesting** – Enter the dollar amount you are requesting for reimbursement.
  - 5) **Training Vendor(s) Chosen** – Enter the name(s) of the training organization.
  - 6) **How Many Individuals Attended Training** – Enter the number of individuals who attended training.
  - 7) **Date of Training** – Enter the date the last training was attended or scheduled.
  - 8) **Staff or Volunteer Training Proof of Payment** – Upload the proof of payment for your grant. The following are the only examples we will accept:
    - **Proof of Payment Examples**
      - A cleared check (front and back of the check with a clearance stamp) made out to the vendor identified on the invoice; OR
      - A credit card statement with the payment amount and vendor listed in the statement; OR
      - An original check made out to the vendor with an attached bank statement showing the check cleared; OR
      - A bank statement with the payment amount and vendor listed in the statement; OR
      - A receipt listing the training program purchased with the payment method listed; OR
      - A paid invoice with a zero dollar balance. (least preferred)


9) **Staff or Volunteer Training Proof of Purchase – Upload the proof of purchase** for your training. The following are the only examples we will accept:

➤ **Proof of Purchase Examples**

- An invoice from the vendor; OR
- A receipt from the vendor specifying programs purchased

10) Then click **Save and Proceed**.

**Note: Please upload all documents in the Adobe PDF format.**



The screenshot shows the 'Staff and Volunteer Training' section of the NCUA application portal. The header includes the NCUA logo and navigation links: Welcome Page, Contact Information, Organization Information, Award Information/Reimbursement Guideline, Staff and Volunteer Training (selected), Student Internship, and Verification and Certification. A 'Logout' link is also present.

**Staff and Volunteer Training**

\* indicates required field

Staff Training Approved Grant Amount \$3,000.00

Training Topics (?) Select the topic(s) you received training in.

- ☐ Business Management
- ☐ Business Software
- ☐ Compliance
- ☐ Financial Counseling for credit union staff to learn how to provide financial counseling to members
- ☐ Governance (Board and Volunteer Training)
- ☐ Lending and Collections
- ☐ Other

Staff Training Outcome Summary Use this text box to describe the benefits of the Staff Training grant.

- What compelling argument would you make for NCUA to offer the Staff Training grant in the future?
- How did the grant help improve the daily operations of your credit union?

(2000 character maximum)

Staff Training Amount Requesting Enter the dollar amount you are requesting for reimbursement, not to exceed \$3,000.

Training Vendor(s) Chosen Enter the name(s) of the training organization.

Add to List

Remove from List

Training Attendees Enter the number of individuals who attended training.

Date of Training Enter the date(s) that the training is scheduled or was attended.

(MM/DD/YYYY)

## **Step Six: Student Internship Reimbursement**

➤ The Student Internship reimbursement requires documentation supporting your expenses and details about the project outcomes. If you did not receive a grant for this initiative, then click **Save and Proceed**. The following is an example for the **Student Internship Initiative**:

- 1) **Student Intern Approved Grant Amount** – The maximum reimbursement you are eligible to receive.
- 2) **Student Intern Outcome Summary** - Use up to 2000 characters to describe the benefits of the student internship grant.
- 3) **Statement From Intern** – The intern can use up to 2000 characters to describe the benefits of the student internship. Narrative can be pasted in.
- 4) **Student Intern Amount Requesting** – Enter the dollar amount you are requesting for reimbursement.
- 5) **Certification of Business Hours Worked Form** – Select the link to download the form. This form needs to be printed, completed, and signed by each student intern.
- 6) **Student Intern Business Hours Worked** – Upload the signed certification of business hours form for each intern.
- 7) **Student Intern Supporting Documents** – Upload the resume of each student intern and evidence that the student was enrolled in school full or part time. The following are the only examples we will accept as enrollment verification:

➤ **Proof of Payment Examples**

- An official letter from the school the intern attends; OR
- A copy of the student's ID card with the current school year; OR
- A copy of the student's class schedule.

- 8) Then click **Save and Proceed**.

**Note: Please upload all documents in the Adobe PDF format.**





## Student Internship

\* indicates required field

Student Intern Approved Grant Amount \$3,500.00

### Student Intern Outcome Summary

Use this text box to describe the benefits of the student internship grant.

- What compelling argument would you make for NCUA to offer the Student Intern grant in the future?
- What job duties/assignments did the intern perform at your credit union?
- How did it benefit the credit union and your members?

(2000 character maximum)

### Statement from intern.

Please have your intern write a statement describing the impact of the internship and how it will benefit them in the future.

(2000 character maximum)

### Student Intern Amount Requesting

Enter the dollar amount you are requesting for reimbursement, not to exceed the approved grant amount for your Student Internship award. NCUA will only reimburse for hours worked.

### Certification of Business Hours Worked Form

Print and complete the form attached below, then upload it in the next field, Student Intern Business Hours Worked.

### Student Intern Business Hours Worked

Upload the signed certification of business hours worked form for each intern here.

[Upload File](#)

### Student Intern Supporting Documents

Upload the resume of each student and proof that the student was enrolled full or part time.

#### Examples of Student's being enrolled

- An official letter from the school the intern attends; OR
- A copy of the student's ID card with the current school year; OR
- A copy of the student's class schedule.

[Upload File](#)

## Step Ten: Verification and Certification

- Read the certification terms then check the box to verify the information.

**Verification and Certification**\* indicates required field

**\* Certification Terms (Reimbursement)**

- The credit union is currently a low-income designated credit union, as defined in Section 701.34 of NCUA's Rules and Regulations; and complied with the program objectives as described in the application, Office of Small Credit Union Initiatives Grant Guidelines, NCUA Rules and Regulations, and United States Office of Management and Budget Circular A-110, A-122, and A-133.
- The credit union is aware of the required documents and information necessary to receive reimbursement. OSCUI will only accept ONE reimbursement request which must include proof of payment and proof of purchase for ALL projects applied for under this application at the completion of the LAST project. Failure to submit all the required and requested information prior to the expiration date may result in the denial of the request.
- The credit union conducts its activities such that no person is excluded from participation in, is denied the benefits of, or is subject to discrimination on the basis of race, color, national origin, sex, age or disability in the distribution of services and/or benefits provided under this grant program. The credit union agrees to provide evidence of its compliance as required by NCUA.
- The credit union is aware that NCUA will correspond with the credit union regarding this reimbursement by email (utilizing the email provided in this reimbursement request).

☐ By checking this box, I, the authorized credit union official, certify the above.

**\* Credit Union Official's Name**

**\* Credit Union Official's Title**

**Save and Proceed**

## Step Eleven: Grant Acceptance Acknowledgement

- Read the grant acceptance acknowledgement then check the box to verify the information. Click on Save and Proceed when finished.

**\* Grant Acceptance Acknowledgement**

- The credit union ("Grantee") has been awarded a grant of Congressionally-appropriated funds ("Grant") administered by the National Credit Union Administration ("NCUA").

The Grantee has read and understands the guidelines that apply to this Grant ("grant guidelines") [2014 Grant Round 2 Reimbursement Guideline]. As a condition of acceptance of the Grant, and of reimbursement(s) thereunder, Grantee hereby certifies that it will honor both the conditions and limitations set forth in the grant guidelines, and the following "covered relationship" restriction:

Grantee will not permit an employee, contractor, consultant or vendor of the Grantee to participate substantially in any Grant-funded activity, or to otherwise benefit directly or indirectly from the Grant, who, to its knowledge (assuming reasonable diligence), has a "covered relationship" with an NCUA employee who presently holds a position that would enable him or her to influence a pending or future grant award, or a reimbursement of permitted expenses thereunder.

An employee, contractor, consultant or vendor of the Grantee would have such a "covered relationship" if he or she were either: (1) a member of the household of an NCUA employee who presently holds a position that would enable him or her to influence a pending or future grant award, or a reimbursement thereunder; or (2) a relative of such an NCUA employee with whom he or she has a close personal relationship. 5 C.F.R. 2635.502(b)(1)(ii).

Grantee hereby acknowledges that NCUA reserves full discretion to deny reimbursement under this Grant in the event NCUA determines that Grantee or an employee, contractor, consultant or vendor of Grantee is in breach of either a condition or limitation set forth in the grant guidelines, or the above "covered relationship" restriction.


☒ By checking this box, I, the authorized credit union representative, certify the above.

## **Step Twelve: Review Your Application**

- A) Review the information you input before you submit the reimbursement request to NCUA.
- This is the last chance you will have to edit your request. If you need to make additional changes, scroll to the bottom and click **Save Only**.
  - If you are ready to submit, click **Submit**.

## **Reimbursement Checklist**

Use this table to check off the steps as you complete them.

<b>Step</b>		<b>Sub Step</b>	
1	Log Into CyberGrants Account	Enter email address and password	
2	Access Grant Information	Click the revise link	
3	Contact Information	Verify information is correct	
4	Organization Information	Verify information is correct	
5	Award Information	Review information	
6	Staff Training Reimbursement (if applicable)	Input reimbursement information	
7	Student Internship Reimbursement (if applicable)	Input reimbursement information	
8	Collaboration Reimbursement (if applicable)	Input reimbursement information	
9	Verification and Certification	Verify certification terms	
10	Grant Acceptance Acknowledgement	Verify and accept	
11	Review Application	Review and submit request	

## **NCUA Reimbursement Review**

- NCUA will review the reimbursement requests and issue payment as a direct deposit to reimburse approved expenditures. The credit union will be notified of via email.
  - NCUA will not process incomplete reimbursement requests. Incomplete requests must be resubmitted, provided the commitment expiration date has not passed.
  - Supporting documentation consists of a proof of payment and purchase.
  - If NCUA has pending questions regarding a particular reimbursement request the credit union will be notified via email.

## **Treasury Guidance**

Credit unions are expected to follow U.S. Treasury/Office of Management and Budget (OMB) Guidance and Circulars such as:

- A-110: Uniform Administrative Requirements for Grant and Other Agreements with Institutions of Higher Education, Hospitals and Other Non-Profit Organizations
- A-122: Cost Principles for Non-Profit Organizations
- A-133: Management Responsibility for Internal Control

Refer to this link to the OMB Website for additional information:

[http://www.whitehouse.gov/omb/circulars\\_default](http://www.whitehouse.gov/omb/circulars_default)

## **Reporting/Accounting Guidance**

For accounting guidance for grant awards from the OSCUI Grant Program, refer to NCUA Accounting Bulletin No. 07-2. Credit unions are encouraged to consult with their auditor/CPA if there are further questions in this regard.

Click the following link to be directed to NCUA Accounting Bulletin No. 07-2 on the NCUA website:

<http://www.ncua.gov/Legal/GuidesEtc/AccountingBulletins/ACCTBUL07-02.pdf>

## **Expense Guidelines**

The following expenses will **not** be reimbursed under any initiative:

- **Annual Maintenance & Insurance**
- **Custodial Services**
- **Food/Refreshments**
- **Government Agency Expenses & Payment to Government Agency Employee**
- **Lodging for credit union staff or volunteers**
- **Travel expenses for credit union staff or volunteers**

- **Matching Funds** (i.e. matching portion of an Individual Development Account program)
- **Pre-Grant Approval Expenses** (expenses the credit union has paid in advance of grant approval)
- **Promotional Items** (i.e. gifts, give-aways, souvenirs, gift cards)
- **Recurring Operational Expenses** (i.e. rent, utilities, salaries, annual audits, depreciation, funding for the allowance for loan losses, office supplies)
- **Salaries to Employees & Payments to employees for services provided (except for Student Interns)**
- **Transportation/Mileage/Parking**

The following are general guidelines for expense categories that apply to all initiatives:

- All expenses must be directly related the specific project approved.
- NCUA will reimburse expenses listed in approved grant applications up to the total grant amount. With your reimbursement request, your CU must present evidence of payment, **paid after the grant approval.**
- If a credit union enters into a commitment for a project before the grant decision is made, the credit union may be obligated to pay project expenses from own funds should the grant not be approved.
- **Partnership/Third Party/Vendor Relationship and Expenses:** Credit unions are required to follow the due diligence over Third Party Service Provides as directed by NCUA Letter to Credit Unions 01-CU-20 and must submit a written agreement detailing the services/products with cost involved. Contractor fees that are not substantiated in writing in a partnership/contractor's agreement will not be reimbursed.

***Invoices from outside parties must be billed to and paid by the credit union.  
Reimbursements will be made to credit unions only.***

## **Contact Information**

For immediate assistance, email general questions regarding the OSCUI Grant Program to [OSCUIAPPS@ncua.gov](mailto:OSCUIAPPS@ncua.gov).

For technical question regarding the grant application or reimbursement request, utilize the “*Need Support?*” link in the online grant system.

## **Other Assistance Offered By OSCUI**

Information regarding other assistance offered by OSCUI can be found in the following locations on the NCUA website:

Consulting – [www.ncua.gov/OSCUI/consulting](http://www.ncua.gov/OSCUI/consulting)

Grants and Loans – [www.ncua.gov/OSCUI/grantsandloans](http://www.ncua.gov/OSCUI/grantsandloans)

Training – [www.ncua.gov/OSCUI/training](http://www.ncua.gov/OSCUI/training)

Partnerships and Outreach – [www.ncua.gov/OSCUI/Partnerships](http://www.ncua.gov/OSCUI/Partnerships)

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<sup>i</sup> All password reset requests must be done utilizing the “Need Support” link. This is performed by the vendor and OSCUI has no access or control to perform this.